

## CIVIL COVER SHEET

## APPENDIX H

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS **ALFRED HICKS**DEFENDANTS **FINANCIAL CREDIT SERVICE, INC.  
d/b/a ARA, INC.**(b) County of Residence of First Listed Plaintiff CHESTER  
(EXCEPT IN U.S. PLAINTIFF CASES)County of Residence of First Listed Defendant \_\_\_\_\_  
(IN U.S. PLAINTIFF CASES ONLY)NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE  
LAND INVOLVED.(c) Attorney's (Firm Name, Address, and Telephone Number) Cary L. Flitter, Esq., and  
Theodore E. Lorenz, Esq., Flitter Lorenz, P.C., 450 N. Narberth Avenue, Suite 101, Narberth,  
PA 19072, (610) 822-0782

## II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

## III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- |  |  |                            |                            |
|--|--|----------------------------|----------------------------|
| PTF  | DEF  | PTF                        | DEF                        |
| Citizen of This State <input type="checkbox"/> 1                   | <input type="checkbox"/> 1 Incorporated or Principal Place of Business In This State     | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State <input type="checkbox"/> 2                | <input type="checkbox"/> 2 Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country <input type="checkbox"/> 3 | <input type="checkbox"/> 3 Foreign Nation  | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

## IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	<b>PERSONAL INJURY</b>	<input type="checkbox"/> 610 Agriculture	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 620 Other Food & Drug	<input type="checkbox"/> 423 Withdrawal 28 USC 157	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	<b>PROPERTY RIGHTS</b>	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander	<input type="checkbox"/> 630 Liquor Laws	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 640 R.R. & Truck	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 650 Airline Regs.	<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans)	<input type="checkbox"/> 345 Marine Product Liability	<input type="checkbox"/> 660 Occupational Safety/Health	<b>SOCIAL SECURITY</b>	<input checked="" type="checkbox"/> 480 Consumer Credit
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 861 HIA (1395ff)	<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle Product Liability	<b>LABOR</b>	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 810 Selective Service
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 710 Fair Labor Standards Act	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 850 Securities/Commodities/Exchange
<input type="checkbox"/> 195 Contract Product Liability	<b>PERSONAL PROPERTY</b>	<input type="checkbox"/> 720 Labor/Mgmt. Relations	<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 875 Customer Challenge 12 USC 3410
<input type="checkbox"/> 196 Franchise	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 890 Other Statutory Actions
<b>REAL PROPERTY</b>	<b>CIVIL RIGHTS</b>	<input type="checkbox"/> 740 Railway Labor Act	<b>FEDERAL TAX SUITS</b>	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 790 Other Labor Litigation	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	<input type="checkbox"/> 892 Economic Stabilization Act
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 791 Empl. Ret. Inc. Security Act	<input type="checkbox"/> 871 IRS—Third Party 26 USC 7609	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 443 Housing/Accommodations			<input type="checkbox"/> 894 Energy Allocation Act
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 444 Welfare			<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment			<input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other			<input type="checkbox"/> 950 Constitutionality of State Statutes
	<input type="checkbox"/> 440 Other Civil Rights			
	<b>PRISONER PETITIONS</b>			
	<input type="checkbox"/> 510 Motions to Vacate Sentence			
	<b>Habeas Corpus:</b>			
	<input type="checkbox"/> 530 General			
	<input type="checkbox"/> 535 Death Penalty			
	<input type="checkbox"/> 540 Mandamus & Other			
	<input type="checkbox"/> 550 Civil Rights			
	<input type="checkbox"/> 555 Prison Condition			

## V. ORIGIN (Place an "X" in One Box Only)

- ☒ 1 Original Proceeding ☐ 2 Removed from State Court ☐ 3 Remanded from Appellate Court ☐ 4 Reinstated or Reopened
- Transferred from ☐ 5 another district (specify) ☐ 6 Multidistrict Litigation ☐ 7 Appeal to District Judge from Magistrate Judgment

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

## VI. CAUSE OF ACTION

Brief description of cause: FDCPA 15 USC § 1692

## VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

## DEMAND \$

CHECK YES only if demanded in complaint  
JURY DEMAND: ☒ Yes ☐ No.

## VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

DOCKET NUMBER

DATE

SIGNATURE OF ATTORNEY OF RECORD

FOR OFFICE USE ONLY

RECEIPT # AMOUNT APPLYING IFP JUDGE MAG. JUDGE

## UNITED STATES DISTRICT COURT

APPENDIX F

**FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM** to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 320 W. First Avenue, Apt. 416, Parkesburg, PA 19365

Address of Defendant: 1919 S. Highland Avenue, Suite 225-A, Lombard, IL 60148

Place of Accident, Incident or Transaction: 320 W. First Avenue, Apt. 416, Parkesburg, PA 19365

*(Use Reverse Side For Additional Space)*

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock? (Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a)) Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities? Yes ☐ No ☒

*RELATED CASE, IF ANY:*

Case Number: \_\_\_\_\_ Judge \_\_\_\_\_ Date Terminated: \_\_\_\_\_

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court? Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court? Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court? Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

*A. Federal Question Cases:*

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases  
(Please specify) FDCPA, 15 USC § 1692

*B. Diversity Jurisdiction Cases:*

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability (Asbestos)
9. ☐ All other Diversity Cases  
(Please specify)

**ARBITRATION CERTIFICATION**

*(Check appropriate Category)*

I, \_\_\_\_\_, counsel of record do hereby certify:

☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;

☐ Relief other than monetary damages is sought

DATE: \_\_\_\_\_ Attorney-at-Law \_\_\_\_\_ Attorney I.D. \_\_\_\_\_

**NOTE:** A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 4/11/14 [Signature] 207715  
CIV.609 (4/03) Attorney-at-Law Attorney I.D.

**APPENDIX I****IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA****CASE MANAGEMENT TRACK DESIGNATION FORM**

ALFRED HICKS	:	CIVIL ACTION
	:	
V.	:	
	:	
FINANCIAL CREDIT SERVICE, INC., d/b/a ARA, INC.	:	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a case management track designation form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. §2241 through §2255. ( )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits ( )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. ( X )
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ( )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases) ( )
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ( )

4/11/14  
Date

  
Attorney at Law

ANDREW M. MILZ  
Attorney for Plaintiff

(610) 822-0782  
Telephone  
(Civ.660) 10/02

(610) 667-0552  
Fax Number

Amilz@consumerslaw.com  
E-Mail Address

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

ALFRED HICKS  
320 W. First Avenue  
Apt. 416  
Parkesburg, PA 19365

Plaintiff

vs.

FINANCIAL CREDIT SERVICE, INC.  
d/b/a ARA, INC.  
1919 S. Highland Avenue  
Suite 225-A  
Lombard, IL 60148

Defendant

CIVIL ACTION

NO.

**COMPLAINT**

**I. INTRODUCTION**

1. This is an action for damages brought by a consumer pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. §1692 (“FDCPA”).

2. The FDCPA prohibits collectors from engaging in deceptive and unfair practices in the collection of consumer debt, including inducing consumers to revive a stale statute of limitation or intimating legal action on a time-barred debt.

3. Defendant is subject to strict liability for sending a collection letter which violates the provisions of the FDCPA.

**II. JURISDICTION**

4. Jurisdiction arises under 15 U.S.C. §1692k and 28 U.S.C. §1337.

**III. PARTIES**

5. Plaintiff is Alfred Hicks. Mr. Hicks is a consumer who resides in Parkesburg, PA at the address captioned.

6. Defendant Financial Credit Services, Inc. d/b/a ARA, Inc. is believed to be an Illinois corporation with a mailing address as captioned (herein referred to as “Defendant” or “ARA”).

7. ARA regularly engages in the collection of consumer debts using the mails and telephone.

8. ARA regularly attempts to collect consumer debts alleged to be due another.

9. ARA is a “debt collector” as that term is contemplated in the FDCPA, 15 U.S.C. §1692a(6).

#### **IV. STATEMENT OF CLAIM**

10. On or about December 17, 2013, defendant ARA sent Plaintiff a collection notice seeking to collect an alleged consumer debt. A copy of the collection notice is appended hereto as Exhibit “A”(appropriately redacted for privacy per Fed. R. Civ. P. 5.2).

11. In its collection letter ARA states it has “recently obtained and is now the legal owner of your Beneficial Credit account.” (Ex. “A”).

12. The alleged debt ARA was attempting to collect is nearly thirty (30) years old, with the last payment made prior to 1990. Accordingly, Pennsylvania’s four (4) year statute of limitation for a collection action based on the alleged debt has long expired.

13. Upon information and belief, at the time ARA obtained this old, stale account, it did so with hundreds of other old accounts, which it purchased for pennies on the dollar. Accordingly, at the time the subject collection letter was sent, ARA knew that it was collecting on a long-since time-barred debt.

14. At multiple times in the collection letter, ARA asks the recipient for payment by stating: “Please see reverse side for payment information,” and “Please return top portion of this notice with payment.”

15. At no time does Defendant’s letter state that the debt collector is attempting to collect a time-barred debt, upon which the statute of limitations has run.

16. At no point does Defendant’s letter articulate that a statute of limitations on this nearly thirty (30) year old debt may potentially be revived upon the debtor’s acknowledgment of the debt, promise to pay, or actual payment.

17. The Federal Trade Commission (“FTC”) has stated that the debt collector who knows or should know that it is collecting a time-barred debt should disclose that the debt is stale.<sup>1</sup> According to the FTC, debt collectors must disclose clearly and prominently to consumers prior to requesting or accepting payments that the collector cannot sue to collect the debt and providing partial payment may revive the collector’s ability to sue to collect the balance. As recognized by the FTC, “most consumers do not know or understand their legal rights with respect to the collection of a time-barred debt” and attempts to collect on a stale debt may create a misleading impression that the consumer could be sued in violation of the FDCPA.

18. By repeatedly asking the recipient for payment, and failing to disclose the time-barred nature of this debt or the potential for reviving a limitations period by acknowledgment or partial payment, Defendant’s letter is deceptive and causes a likelihood of confusion to the consumer in causing potential waiver of legal rights to assert a limitations defense.

---

<sup>1</sup> Repairing a Broken System Protecting Consumers in Debt Collection Litigation and Arbitration at 28, FTC (July 2010), <http://www.ftc.gov/sites/default/files/documents/reports/federal-trade-commission-bureau-consumer-protection-staff-report-repairing-broken-system-protecting/debtcollectionreport.pdf>; The Structure and Practices of the Debt Buying Industry at 47, FTC (Jan. 2013), <http://www.ftc.gov/sites/default/files/documents/reports/structure-and-practices-debt-buying-industry/debtbuyingreport.pdf>.

19. Defendant's collection letter goes on to state the following:

All obligations regarding this debt and any applicable interest and or fees have been fully transferred to this office. As of today, you owe \$XXXX, which is now due in full.

Your financial and credit history are currently being reviewed by our Finalization Department to determine our next course of action. Should this debt go unpaid our intention is to seek whatever remedies are available. . .

(Ex. "A").

20. The language of the letter is deceptive and misleading in that it implies that Mr. Hicks is being evaluated for possible legal action and/or negative credit for failure to pay, when those "remedies" lapsed over two decades ago.

21. Defendant's collection letter is deceptive or misleading in violation of the FDCPA, 15 U.S.C. § 1692e and 1692e(10).

**COUNT I - FAIR DEBT COLLECTION PRACTICES ACT**

22. Plaintiff repeats the allegations contained above as if the same were here set forth at length.

23. Defendant has violated the Fair Debt Collection Practices Act by sending a false, deceptive, or misleading communication in violation of 15 U.S.C. §1692e and §1692e(10).

**WHEREFORE**, Plaintiff Alfred Hicks demands judgment against defendant Financial Credit Service, Inc., d/b/a ARA, Inc. for:

- (a) Damages;
- (b) Attorney's fees and costs; and
- (c) Such other and further relief as the Court shall deem just and proper.




V. **DEMAND FOR JURY TRIAL**

Plaintiff demands a trial by jury as to all issues so triable.

Date: 4/11/14

Respectfully submitted:

  
\_\_\_\_\_  
CARY L. FLITTER  
THEODORE E. LORENZ  
ANDREW M. MILZ  
Attorneys for Plaintiff

**FLITTER LORENZ, P.C.**  
450 N. Narberth Avenue, Suite 101  
Narberth, PA 19072  
610-668-0018



# **EXHIBIT "A"**

ARA Inc.  
P.O. Box 5002  
Villa Park, IL 60181

Tel: (888) 409-5060 Fax: (888) 315-1550  
Hours: Monday - Friday 8:00am to 5:00pm

Please see reverse side  
for payment information

\*\*\*\*\*AUTO\*\*MIXED AADC 350

Alfred Hicks [REDACTED] 21-01

320 W 1st Ave Apt 416  
Parkesburg PA 19365-1284



ARA  
P.O. Box 5002  
Villa Park, IL 60181

December 17, 2013

Please return top portion of this notice with payment.

ORIGINAL CREDITOR: Beneficial Credit  
ACCOUNT NUMBER: [REDACTED] 8495  
CURRENT BALANCE: \$ [REDACTED]

ARA FILE #: [REDACTED] 21-01

This letter is to inform you that ARA Inc. has recently obtained and now is the legal owner of your Beneficial Credit Account. All obligations regarding this debt and any applicable interest and or fees have been fully transferred to this office. As of today, you owe \$ [REDACTED] which is now due in full.

Your financial and credit history are currently being reviewed by our finalization department to determine our next course of action. Should this debt go unpaid our intention is to seek whatever remedies are available. Please remit a check for the amount of \$ [REDACTED] payable to ARA Inc. along with the payment slip above in the self addressed envelope provided. Within 30 days of full payment, you will receive a paid in full letter for your permanent records.

If you are unable to pay the entire balance in full, please call **Mark Farmer** at ext. 3402 Monday - Friday 8:00am - 5:00pm central to discuss acceptable payment arrangements and answer any questions you may have. Please retain the balance of this letter for your records.

Sincerely,

*Mark Farmer*

Mark Farmer

This is an attempt to collect a debt. Any information obtained will be used for that purpose. Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume that the debt is valid. If you notify this office in writing within 30 days of receiving this notice, that you dispute the validity of the debt or any portions thereof, this office will obtain a copy of a judgement and mail you a copy of such verification. If you request in writing, within 30 days after receiving this notice, this office will provide you the name and address of the original ORIGINAL CREDITOR, if different that the current ORIGINAL CREDITOR.

Statement Date	ARA File Number	Original Acct Number	Original Creditor	Current Balance	Amount Paid
December 17, 2013	21-01	8495	Beneficial Credit	\$	\$

Check one of the following options below and return with your payment.

- ☐ I have enclosed the full balance of \$\_\_\_\_\_.
- ☐ I cannot pay my account in full at this time, but I have enclosed the first installment of \$\_\_\_\_\_. If accepted I will pay \$\_\_\_\_\_.
- ☐ I would like to take advantage of the convenient auto-pay feature.

Please include Bank Routing Number. - Bank Name, Account Number, City &amp; State required.

☐ Checking Account ☐ Savings Account

Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_

Bank Name: \_\_\_\_\_ City &amp; State: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Please Draft My Payments (circle): Monthly / Semi Monthly(1st &amp; 15th) / Bi-Weekly / Weekly

Beginning \_\_\_\_/\_\_\_\_/\_\_\_\_ Phone Number: \_\_\_\_\_  
(optional)

Pay over the phone at (888) 409-5060 Monday - Friday 8am to 5pm CST.

☐ VISA ☐ MasterCard ☐ DISCOVER

ACCT #:

\_\_\_\_\_

EXP DATE:

CCV:

AMOUNT \$:

\_\_\_\_/\_\_\_\_/\_\_\_\_

CARD HOLDER NAME

BILLING ADDRESS

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

Pay to the order of _____ \$ _____			001
For _____			
⑆012345678⑆	012345678901234		001
Routing Number	Account Number	Check Number	

1234 5678 9012 3456 999	
John 2 Sample	
CCV	